

percent, as of July 1. If we had allowed this rate increase to continue, we would have subtracted thousands of dollars from the wallets of American students and their families or, worse, be responsible for pushing college beyond the financial means of some families who already wonder whether they can afford to give their kids the education they need and deserve.

The bipartisan legislation we passed yesterday will temporarily resolve this crisis for American families, but it is far from perfect. It switches these interest rates for these critical student loans from fixed rates to floating rates, with caps that are far too high. This opens the door to rising interest rates 4 years from now that students and their families simply cannot afford.

The student debt problem which for many families is a student debt crisis requires a carefully considered long term solution. I am hopeful that such a solution will eventually emerge, but this legislation is not it.

That is why I supported an amendment offered by my colleagues, Senators REED and WARREN, and another amendment offered by Senator SANDERS, which would have mitigated some of the long-term damage of this legislation. Even though we did not adopt those amendments, I supported this bill for the simple reason that it removes the burdens facing America's students and their families in the next few years.

The chairman of the HELP Committee, my friend TOM HARKIN has pledged to try to fix the likely spiking interest rates facing students when the higher education reauthorization bill comes up next year. I will strongly support that effort.

Yesterday we in the Senate had a choice, but America's college students do not they have no choice but to pay the ever-rising cost of a college education, not if they want the skills and knowledge that hold the promise of a better life. They have no choice but to live with the decisions we make here in this Chamber.

REMEMBERING MICHAEL WINTER

Mr. HARKIN. Mr. President, this week Americans are celebrating the 23rd anniversary of the landmark Americans with Disabilities Act. As chief Senate sponsor of that legislation, I know that we could not have prevailed without the tireless, passionate, never-give-up advocacy of disability rights advocates and leaders across America. One of those outstanding leaders, Michael Winter, cannot be with us to celebrate this year's anniversary. He passed away earlier this month. But I would like to take a few minutes today to celebrate the life of this wonderful person.

Michael was born with a disability, and grew up in Chicago at a far less enlightened time, when students and other young people with disabilities were excluded from the mainstream.

Michael used a wheelchair, but he was not the kind of person to take discrimination sitting down. At an early age, he began to speak up. He discovered the power of advocacy. He was determined to change the world for people with disabilities.

In 1969, Michael was enrolled in Southern Illinois University. Because the school president's wife used a wheelchair, the SIU had made a commitment 15 years earlier to become one of the first accessible colleges in the United States. But Michael was not satisfied. He believed that the university needed to be more inclusive for students with disabilities. So Michael and other students with disabilities took over the university president's office and chained a wheelchair to his desk. They did so to drive home the point that the campus needed to have accessible transportation for people with disabilities. The university, to its great credit, made improvements, and Michael had found a special focus for his advocacy. His passionate and highly effective advocacy for accessible transportation became a constant throughout his life.

In addition, Michael was one of the early leaders in the Independent Living movement. In 1977, after college and attending graduate school, he went to the fledgling Berkeley Center for Independent Living, where he completed an internship with Judy Heumann. He ended up staying on as a staff member for another 4 years. He then directed a Center for Independent Living in Hawaii before returning to the Berkeley as director of the Center for Independent Living for 12 years. During that period, Michael also served as president of the National Council on Independent Living.

As I said, Michael's special passion was to advocate for more accessible transportation. Later in his career, he held various positions at the U.S. Department of Transportation, and was responsible for helping enforce civil rights with respect to transportation under the ADA, the Rehabilitation Act, the Civil Rights Act, and other laws.

He also advocated for more accessible transportation internationally. Marca Bristo, CEO of Access Living in Chicago, recently shared a memory of Michael Winter, whom she considered a mentor on independent living. She wrote:

I'll never forget being in Seoul riding the most accessible subway I've ever been on with my son. Later I asked my host from Rehabilitation International, Dr. Il Yung Lee, how did it happen? He said: "The Convention on the Rights of Persons with Disabilities and Michael Winter."

Many Americans got to know Michael in Eric Neudel's award-winning documentary, "Lives Worth Living," which chronicled the rise of the disability rights movement in the United States. The documentary recounts the historic day in 1990 when hundreds of disability rights advocates crawled and climbed up the steps of the Capitol

Building in Washington to protest the slow progress in passing the Americans with Disabilities Act. One person who was there recalled the scene as follows:

A young girl with cerebral palsy, fiercely determined to reach the top ("I'll take all NIGHT if I have to!"), inspired the admittedly out-of-shape Michael Winter to follow close behind. When the activists gathered en masse in the Capitol rotunda, Winter was approached by a young, able-bodied woman who was excited by the crowd. Turns out she was a tour guide, expecting to host a group of "handicapped" people on a tour through the capitol. "I have to tell you something," Winter wryly informed her. "I don't think these people are here for a tour."

Hundreds of disability rights activists are in Washington this week to celebrate the 23rd anniversary of the Americans with Disabilities Act. We also celebrate the contributions of leaders like Michael Winter, who are responsible for America's remarkable progress toward fulfilling the four great goals of the ADA—equal opportunity, full participation, independent living, and economic self-sufficiency. Despite this progress, we know that our journey is far from finished. We have not yet achieved the full promise of the ADA. But we go forward inspired by the memory and example of Michael Winter and other outstanding leaders in this movement.

Thank you, Michael Winter, for a job well done. Thank you for helping us to create a better, fairer, more inclusive and accessible world for people with disabilities.

OBSERVING TED STEVENS DAY

Ms. MURKOWSKI. Mr. President, this upcoming Saturday marks the third time Alaskans from across my home State will join together to "get out and play" in memory of the life and legacy of Senator Ted Stevens.

Since Ted's passing nearly three years ago, we have followed his example by getting out and embracing Alaska's great outdoors on this fourth Saturday of July. On this day, as envisioned by Senator Stevens' family, we embody his passion for Alaska's unique wilderness, his love for fishing, and his immense affection for nature. We celebrate his life, one dedicated to public service—from his days as a pilot in World War II to his four decades in the United States Senate fighting for roads, buildings, and other infrastructure needs in a State as young as ours.

This year, Alaskans in communities across the State—from Anchorage, Fairbanks, Juneau, and the Kenai Peninsula—are coming together for BBQ's, Potlucks, and fishing, while countless others take part in their own unique and special way.

We remember Ted Stevens, among many things, as one of Alaska's great leaders, the Alaskan of the 20th Century, and a tireless advocate for the 49th State. He was committed to our people, our economy, and the role we played in the success of America—from